

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Sean P. Melvin
Heather S. Melvin
Debtor(s)

Bankruptcy Case No.: 19-22919-GLT
Issued Per 1/30/2020 Proceeding
Chapter: 13
Docket No.: 68 - 15
Concil. Conf.: January 30, 2020 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 14, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,850.00 as of February, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jan. 30, 2020 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 12-2 of The IRS, Claim No. 14 of Toyota payment determined by Trustee .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 38 of M&T Bank.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

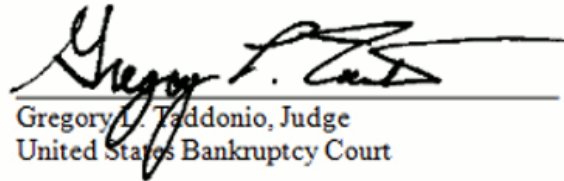
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: February 3, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Sean P. Melvin
 Heather S. Melvin
 Debtors

Case No. 19-22919-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 4
 Total Noticed: 96

Date Rcvd: Feb 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2020.

db/jdb
 sp
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 15092274

+Sean P. Melvin, Heather S. Melvin, 25 Cypress Dr., Carnegie, PA 15106-1309
 Hailey C. Farrell, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
 Jonathan Gesk, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 +American Recovery Service Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983
 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 +Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 +Collection Service Center, Inc., P.O. Box 560, New Kensington, PA 15068-0560
 +Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
 +Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 +Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 +I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
 +JJHPortfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 +Lauren Gothe, 737 Penn Avenue, New Brighton, PA 15066-1342
 +LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2807
 M&T Bank, PO Box 1508, Buffalo NY 14240-1508
 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409)
 Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 +US Heart & Vascular PC, c/o Credit Management Inc., 681 Anderson Drive #6, Pittsburgh, PA 15220-2766
 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 +Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 04:05:22
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15092174 E-mail/Text: bankruptcy@cvps.com Feb 04 2020 03:57:35 Cavalry Portfolio Services,
 Po Box 27288, Tempe, AZ 85285
 15092183 E-mail/Text: bankrupt@choicerecovery.com Feb 04 2020 03:56:34 Choice Recovery,
 1550 Old Henderson Road, Columbus, OH 43220
 15092184 E-mail/Text: bankrupt@choicerecovery.com Feb 04 2020 03:56:34 Choice Recovery,
 1550 Old Henderson Road, Suite 100, Columbus, OH 43220
 15092185 E-mail/Text: bankrupt@choicerecovery.com Feb 04 2020 03:56:34 Choice Recovery,
 Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220
 15092168 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 03:52:46 Capital One,
 Po Box 30281, Salt Lake City, UT 84130-0281
 15092170 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 03:52:46 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15099584 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 03:53:30
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15092175 +E-mail/Text: bankruptcy@cvps.com Feb 04 2020 03:57:35 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 96

Date Rcvd: Feb 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15092172 +E-mail/Text: bankruptcy@cavps.com Feb 04 2020 03:57:34 Cavalry Portfolio Services,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322

15099441 +E-mail/Text: bankruptcy@cavps.com Feb 04 2020 03:57:35 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

15092188 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 04 2020 03:57:25
Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,
New Kensington, PA 15068-6303

15092190 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 04 2020 03:56:56 Comenity Bank/Buckle,
Po Box 182789, Columbus, OH 43218-2789

15092191 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 04 2020 03:56:55 Comenity Bank/Buckle,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

15092200 E-mail/Text: mrdiscen@discover.com Feb 04 2020 03:56:41 Discover Financial, Pob 15316,
Wilmington, DE 19850

15127892 E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 03:57:05
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657

15096767 E-mail/Text: mrdiscen@discover.com Feb 04 2020 03:56:41 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

15092201 +E-mail/Text: mrdiscen@discover.com Feb 04 2020 03:56:41 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

15130314 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 04 2020 03:57:45 Duquesne Light Company,
c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945

15092203 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 04 2020 03:57:42 Fingerhut,
Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250

15092202 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 04 2020 03:57:42 Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

15092204 E-mail/Text: bnc-bluestem@quantum3group.com Feb 04 2020 03:57:42 Fingerhut/Webbank,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

15092210 E-mail/Text: cio.bncmail@irs.gov Feb 04 2020 03:56:48 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346

15117115 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 04 2020 03:57:32 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617

15092212 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 04 2020 03:57:32 Jefferson Capital Systems, LLC,
16 Mclelland Rd, Saint Cloud, MN 56303

15092211 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 04 2020 03:56:56 Jared/Comenity Bank,
PO Box 182789, Columbus, OH 43218-2789

15092214 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 04 2020 03:57:32 Jefferson Capital Systems, LLC,
Po Box 1999, Saint Cloud, MN 56302

15097350 E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 04 2020 03:52:53 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

15092223 +E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 04 2020 03:54:23
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497

15092219 +E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 04 2020 03:53:38
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

15092218 +E-mail/Text: bk@lendingclub.com Feb 04 2020 03:57:40 LendingClub,
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985

15092227 E-mail/Text: camanagement@mtb.com Feb 04 2020 03:56:53 M&T Credit Services,
1 Fountain Plz Fl 4, Buffalo, NY 14203

15092228 +E-mail/Text: bankruptcydpt@mcsmc.com Feb 04 2020 03:57:21 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709

15092235 +E-mail/Text: bankruptcydpt@mcsmc.com Feb 04 2020 03:57:21 Midland Funding,
2365 Northside Dr Ste 300, San Diego, CA 92108-2709

15121574 +E-mail/Text: bankruptcydpt@mcsmc.com Feb 04 2020 03:57:21 Midland Funding LLC,
Po Box 2011, Warren MI 48090-2011

15092249 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 03:54:18
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502

15092246 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 03:52:49
Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

15092253 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 04:05:02
Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502

15129310 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 04:04:45
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

15092251 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 03:53:34
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

15092259 E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 03:53:21 SYNCB/Care Credit,
PO Box 965036, Orlando, FL 32896-5036

15092260 E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 03:52:38 SYNCB/Lowe's, PO Box 965036,
Orlando, FL 32896-5036

15092261 E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 03:52:38 SYNCB/Sam's Club, PO Box 965036,
Orlando, FL 32896-5036

15092262 E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 03:53:21 SYNCB/Value City Furniture,
PO Box 965036, Orlando, FL 32896-5036

15092263 E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 03:53:24 SYNCB/Walmart, PO Box 965036,
Orlando, FL 32896-5036

15132825 +E-mail/Text: bncmail@w-legal.com Feb 04 2020 03:57:29 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

District/off: 0315-2

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Form ID: 149

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Total Noticed: 96

Date Rcvd: Feb 03, 2020

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15092256 +E-mail/Text: jennifer.chacon@spservicing.com Feb 04 2020 03:57:55
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15092257 +E-mail/Text: jennifer.chacon@spservicing.com Feb 04 2020 03:57:55
Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,
Salt Lake City, UT 84165-0250
15092258 E-mail/Text: PFS.Analyst@stclair.org Feb 04 2020 03:57:42 St. Clair Hospital,
1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15092578 +E-mail/PDF: gecsed@recoverycorp.com Feb 04 2020 03:52:38 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092265 +E-mail/PDF: gecsed@recoverycorp.com Feb 04 2020 03:52:38 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15092264 +E-mail/PDF: gecsed@recoverycorp.com Feb 04 2020 03:52:38 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024
15132721 E-mail/Text: jennifer.chacon@spservicing.com Feb 04 2020 03:57:55
Towd Point Mortgage Trust 2019-3 et. al., c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250
15092268 +E-mail/Text: media@trueaccord.com Feb 04 2020 03:57:55 True Accord,
303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15092270 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 04 2020 03:56:35
Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304

TOTAL: 55

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Midland Credit Management, Inc.
cr Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092167* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092165* +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15092182* +CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
(address filed with court: Choice Recovery, Po Box 20790, Columbus, OH 43220)
15092169* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15092171* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092173* +Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
15092181* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15092177* +Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
15092178* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
15092179* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
15092187* +Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092189* +Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,
New Kensington, PA 15068-6303
15092195* +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
15092196* +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
15092198* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
15092199* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
15092207* +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092209* +I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092213* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, LLC, 16 Mcleland Rd,
Saint Cloud, MN 56303)
15092215* Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15092224* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092225* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092226* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092220* +LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092221* +LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092222* +LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092233* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
15092234* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
15092229* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15092230* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15092231* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15092240* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
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15092236* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
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15092238* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
15092239* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
15122441* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15092250* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
15092247* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)

District/off: 0315-2

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Total Noticed: 96

Date Rcvd: Feb 03, 2020

***** BYPASSED RECIPIENTS (continued) *****
15092248* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
15092254* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15092255* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15092245* +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
Cleveland, OH 44101-4982
15092243* +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
15092252* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 47, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2019-3, U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com
Julie Frazee Steidl on behalf of Joint Debtor Heather S. Melvin
julie.steidl@steidl-steinberg.com,
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Julie Frazee Steidl on behalf of Debtor Sean P. Melvin julie.steidl@steidl-steinberg.com,
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7